

United States Bankruptcy Court
Eastern District of New YorkIn re:
Kristen Lindtvedt
DebtorCase No. 16-43859-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 318DF7Page 1 of 1
Total Noticed: 18

Date Rcvd: Jun 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2017.

db #Kristen Lindtvedt, 51 Emily Ln, Staten Island, NY 10312-6605
 smg NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
 Brooklyn, NY 11201-3719
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
 Albany, NY 12240-0001
 8862691 Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
 8862692 Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
 8862693 Dept of Ed/Navient, PO Box 9400, Wilkes Barre, PA 18773-9400
 8871247 +JPMorgan Chase Bank, N.A., c/o Shapiro, DiCaro & Barak, LLC, 175 Mile Crossing Boulevard,
 Rochester, NY 14624-6249

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jun 21 2017 18:48:19
 NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
 Albany, NY 12205-0300
 smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Jun 21 2017 18:47:31
 Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
 U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
 8862689 EDI: CHASE.COM Jun 21 2017 18:34:00 Chase Card, PO Box 15298,
 Wilmington, DE 19850-5298
 8862690 EDI: CHASE.COM Jun 21 2017 18:34:00 Chase Card Services, PO Box 15298,
 Wilmington, DE 19850-5298
 8862694 EDI: NAVIENTFKASMDOE.COM Jun 21 2017 18:34:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 8862695 E-mail/Text: bk@lendingclub.com Jun 21 2017 18:47:49 Lending Club Corp,
 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
 8862696 EDI: NAVIENTFKASMSERV.COM Jun 21 2017 18:33:00 Navient, PO Box 9500,
 Wilkes Barre, PA 18773-9500
 8862697 EDI: SALLIEMAEBANK.COM Jun 21 2017 18:33:00 Sallie Mae, 300 Continental Dr,
 Newark, DE 19713-4322
 8862698 EDI: WTRRNBBANK.COM Jun 21 2017 18:34:00 Target, PO Box 9475,
 Minneapolis, MN 55440-9475
 8862699 EDI: WTRRNBBANK.COM Jun 21 2017 18:34:00 Td Bank USA/Targetcred, PO Box 673,
 Minneapolis, MN 55440-0673
 8862700 EDI: USBANKARS.COM Jun 21 2017 18:33:00 US Bank, 4325 17th Ave S, Fargo, ND 58125-6200
 TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 23, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2017 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Kristen Lindtvedt kzazz007@yahoo.com
 Lori Lapin Jones ljones@jonespllc.com, ljones@ecf.epiqsystems.com;N265@ecfcbis.com
 Nicole Kolczynski on behalf of Creditor PMorgan Chase Bank, N.A. NYBKCourt@logs.com
 Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 **Kristen Lindtvedt**
 First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9096**

EIN --_-----

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-16-43859-cec**

Chapter: **7**

Order of Discharge and Final Decree

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Kristen Lindtvedt

IT IS FURTHER ORDERED:

- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: June 21, 2017

s/ Carla E. Craig
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.